IN THE CLAIMS

Please amend the claims as follow:

1. (Currently Amended) A banjo having a pick-up system comprising:

a banjo having a banjo head, and

a pick-up system, the pick up system comprising a plurality of pick-up heads extending therefrom; ~~at least a portion of which extends through the banjo head.~~

a plurality of holes formed in the banjo head; and

wherein the pick-up system is mounted such that the plurality of pick-up heads extend through the plurality of holes such that the pick-up does not touch the banjo head.

2. (Currently Amended) The banjo according to claim 1, wherein each pick-up head comprises a button disposed on the top thereof, and wherein the button is of larger diameter than the hole in the banjo head through which the pick-up head extends so as to cover the holes in the banjo head. ~~wherein the banjo head has at least one hole for receiving a portion of the pick-up system~~.

3. (Currently Amended) The banjo according to claim 2, wherein the pick-up is mounted so as not to touch the banjo head ~~has a plurality of holes, and wherein the pick-up system has a plurality of metallic heads, each metallic head of the pick-up system being positioned in one of the holes in the banjo head of the banjo~~.

4. (Currently Amended) The banjo according to claim 2, further comprising a reinforcement layer disposed about the plurality of ~~at least one~~ holes.

5. (Original) The banjo according to claim 1, wherein the banjo comprises stabilizer bars, and wherein the pick-up system is mounted on the stabilizer bars.

6. (Original) The banjo according to claim 1, wherein the banjo head is mounted on a body, and further comprising a lead wire extending from the pick-up system to the exterior of the banjo body.

7. (Previously Presented) The banjo according to claim 1, wherein the pick-up system comprises adjustable pick-up heads.

8. (Currently Amended) A method for forming a banjo with a pick-up system, the method comprising: ;

selecting a banjo having a banjo head mounted on a body;

forming at least one hole in the banjo head; and

disposing a pick-up system in the banjo body so as to not touch the banjo head.

9. (Previously Presented) The method according to claim 8, wherein the method comprises disposing a pick-up system with at least one pick-up head so that the at least one pick-up head of the pick-up system extends into the at least one hole in the banjo head.

10. (Previously Presented) The method according to claim 8, wherein the pick-up system has five metallic pick-up heads, and wherein the method comprises forming five holes in the banjo head.

11. (Previously Presented) The method according to claim 10, wherein the method further comprises positioning the metallic pick-up heads of the pick-up system to extend through the holes in the banjo head.

12. (Previously Presented) The method according to claim 8, wherein the method comprises reinforcing the banjo head about the at least one hole.

13. (Original) The method according to claim 8, wherein the banjo body has at least one stabilizer bar and wherein the method further comprises mounting the pick-up system on the at least one stabilizer bar.

14. (Currently Amended) The method according to claim 11 ~~8~~, wherein the method further comprises placing a button on top of each pick-up head, the button having a greater diameter than the holes through which the pick-up heads extend so as to cover the holes. ~~extending a lead wire from the pick-up system to a connector on the outside of the body of the banjo~~.

15. (Original) The method according to claim 8, wherein the method comprises using a humbucking electromagnetic pick-up.

16. (Previously Presented) The method according to claim 15, wherein the humbucking electromagnetic pick-up comprises a unidirectional single coil electromagnetic pick-up.

17.-20. (Canceled)

21. (Original) The banjo of claim 1, further comprising a preamplifier.

22. (Previously Presented) The banjo of claim 1, further comprising a second pick-up system.

23. (Currently Amended) A banjo pick-up system comprising:

a banjo having a banjo head, the banjo head having a plurality of holes formed therein for receiving the individual heads of a pick-up;

a pick-up comprising a plurality of pick-up heads;

a mounting plate configured to attach to the tension bar of a banjo; and

an adjustment mechanism configured to allow adjustment of the position of the pick-up relative to the banjo head so as to extend the pick-up heads through the plurality of holes formed in the banjo head without the pick-up touching the banjo head; and

a plurality of buttons, one button mounted on the top of each pick-up heads, the buttons being of sufficient diameter to cover the holes formed in the banjo head.

24. (Original) The system of claim 23, wherein the pick-up comprises a humbucker type pick-up.

25. (Original) The system of claim 23, wherein the adjustment mechanism comprises at least one bolt and at least one nut and wherein rotation of the at least one nut or the at least one bolt moves the pick-up relative to the mounting plate.

26. (Original) The system of claim 25, further comprising at least one spring to inhibit movement of the pick-up relative to the mounting plate.

27. (Original) The system of claim 23, wherein the mounting plate further comprises a clamping plate and wherein the tension bar is positioned between the mounting plate and the clamping plate.

28. (Original) The system of claim 27, further comprising at least one bolt to bias the clamping plate towards the mounting plate.

29. (Original) The system of claim 27, further comprising at least one resilient pad attached to the mounting plate or the clamping plate.

30. (Original) The system of claim 23, further comprising a preamplifier configured to adjust at least one of the group consisting of the volume, the tone, and the balance of the pick-up.

31. (Original) The system of claim 23, wherein the pick-up is mounted inside of the banjo.

32. (Original) The system of claim 23, further comprising a second pick-up.

33. (Original) The system of claim 32, wherein the preamplifier allows for independent adjustment of at least one of the group consisting of the volume, balance, and tone of the pick-ups.

34.-43. (Canceled)